

Enrollment Services Financial Aid Office

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FINANCIAL AID INFORMATION

2021-2022

Congratulations on your decision to attend North Dakota State College of Science!

INSTRUCTIONS FOR THE FINANCIAL AID AWARD NOTICE:

- Go to <u>CampusConnection</u> Portal Link, login using your USERID and password, once logged on, Financial Aid Tile > accept/decline awards
- 2. Review Satisfactory Progress Standards Link
- 3. First-time loan borrowers, complete Loan Counseling (Entrance) and Complete Master promissory note online at <u>Studentaid,gov</u> as soon as possible.

2021-2022 ESTIMATED AVERAGE YEARLY COSTS

Residency	Tuition/ Fees*	Room/ Board	Books/ Supplies	Personal**	Total			
North Dakota or any student living on-campus with meal plan of 160 meals or greater	\$5,646	5,646 \$6,668		\$3,406	\$16,720			
MN with Reciprocity	\$6,222	\$6,668	\$1,000	\$3,405	\$17,295			
U.S. Resident	\$6,606	\$6,668	\$1,000	\$3,406	\$17,680			
International	\$9,248	\$9,248 \$6,668 \$1,000		\$3,404	\$20,320			
At Home (Living with Parents)								
North Dakota	\$5,646	\$3,334	\$1,000	\$3,405	\$13,385			
MN with Reciprocity	\$6,222	\$3,334	\$1,000	\$3,404	\$13,960			
U.S. Resident	\$6,606	\$3,334	\$1,000	\$3,405	\$14,345			

Programs (1=1st year and 2=2nd year) with additional costs (ex. Instructional fees, Tools, Computer, uniforms, etc.), add this amount to your Estimated Average Costs:

amount to your Lounnatou Avorago ocoto.			
Agriculture (1)	\$1586	Health Information Technician (1)	\$846
Agriculture (2)	\$346	Health Information Technician (2)	\$910
Architectural Drafting Technology (1)	\$2,486	Health Information -Medical Coding	\$976
Architectural Drafting Technology (2)	\$380	HVAC/R (1)	\$5,820
Auto Body Repair & Refinishing Technology (1)	\$6,026	HVAC/R (2)	\$970
Auto Body Repair & Refinishing Technology (2)	\$1,086	Information and Communication Technology (1)	\$2,666
Automotive Technology (1)	\$9,486	Information and Communication Technology (2)	\$570
Automotive Technology (2)	\$1,060	John Deere Technology (1)	\$8,336
Autonomous System Technician	\$1,660	John Deere Technology (2)	\$960
Building Construction (1)	\$3,066	Land Surveying & Civil Engineering Technology (1)	\$2,516
Building Construction (2)	\$366	Land Surveying & Civil Engineering Technology (2)	\$816
Business (1)	\$576	Mechanical Systems (1)	\$840
Business (2)	\$600	Mechanical Systems (2)	\$920
Caterpillar (1)	\$8,326	Occupational Therapy Assistant (1)	\$940
Caterpillar (2)	\$1,050	Occupational Therapy Assistant (2)	\$1,160
Construction Management Technology (1)	\$2,540	Pathway - On Campus	\$6,200
Construction Management Technology (2)	\$380	Pathway - At Home	\$3,500
Culinary Arts (1)	\$1,080	Pharmacy Technician (1)	\$466
Culinary Arts (2)	\$850	Pharmacy Technician (2)	\$1,106
Dental Assisting (1)	\$4,420	Pharmacy Technician (Certificate)	\$1,240
Dental Hygiene (1)	\$7,246	Plumbing	\$1,730
Dental Hygiene (2)	\$4,626	Powersports Technology (1)	\$7,950
Diesel Technology (1)	\$8,550	Powersports Technology (2)	\$1,020
Diesel Technology (2)	\$1,040	Practical Nursing (1)	\$2,210
Diesel Technology (Case IH) (1)	\$8,396	Practical Nursing (2)	\$5,386
Diesel Technology (Case IH) (2)	\$1,100	Precision Machining Technology (1)	\$4,260
Diesel Technology (Komatsu) (1)	\$8,460	Precision Machining Technology (2)	\$976
Diesel Technology (Komatsu) (2)	\$1,046	Registered Nursing (AAS) (1)	\$2,386
Electrical Technology (1)	\$2,846	Registered Nursing (AAS) (2)	\$5,015
Electrical Technology (2)	\$1,026	Registered Nursing (ASN) (1)	\$2,896
EMS - Paramedic (EMT) (1)	\$2,360	Registered Nursing (ASN (2)	\$4,356
EMS - Paramedic (EMT) (2)	\$3,186	Robotics Automation & Mechatronics Technology (1)	\$2,300
EMS Paramedic (Certificate)	\$3,496	Robotics Automation & Mechatronics Technology (2)	\$840
Emergency Medical Technician (Certificate)	\$1,296	Unmanned Aircraft Systems	\$1,250
	ψ1,200	Welding Technology (1)	\$3,060
		Welding Technology (2)	\$976

The above amounts are estimates and are subject to change. Actual expenses will vary depending on student program, credits, and living arrangements. Books, supplies & tools do not have to be purchased at the NDSCS bookstore. For a complete tool listing, contact the NDSCS bookstore. If you have unusual costs, please contact the Financial Aid Office at 1-800-342-4325. *The amount for fees is \$842 for all states. The remainder is tuition for an average of 16 credits each semester.

¹U.S. Resident: U.S. citizens or citizens of the Canadian provinces of Manitoba and Saskatchewan ²International: Citizens of another country excluding Canadian provinces of Manitoba & Saskatchewan

OTHER SOURCES FOR AID: SCHOLARSHIPS

NDSCS Scholarships: North Dakota State College of Science has over 160 separate scholarships, and each year, awards scholarships to over 700 students (incoming and returning). Strong academic performance and meeting the application deadline play important roles in qualifying for an NDSCS scholarship. Scholarships for the 2021-2022 academic year have already been awarded. Deadline for the 2022-2023 academic year is October 1, 2022. The scholarship application is part of the admissions application or available online <u>here</u>.

Other Scholarships: There are a number of places to search outside scholarships...your high school counselor, local library, regional organizations and employers, hometown banks, etc. The Internet is also a powerful search tool.

Check-out these sites: www.collegeboard.com www.fastweb.com www.finaid.org www.scholarships.com WATCH OUT FOR SCAMS!

Be wary of scholarship searches that charge a fee, and scholarships that are "guaranteed" or require credit card/checking account information.

OTHER SOURCES FOR AID: WILL YOU NEED AN ALTERNATIVE LOAN?

This worksheet will estimate your direct and indirect education expenses, and the financial resources available to you to cover these costs. Use page 2 of this booklet to determine your Direct Expenses. Prior to the beginning of each semester, you may view your actual costs by logging into <u>CampusConnection</u>.

Education Expenses for the Year		Financial Resources	for the Year
DIRECT EXPENSES		YOU	
Tuition & Fees	\$	Savings	\$
Room (on-campus)	\$	Gifts	\$
Meal Plan (if applicable)	\$	Job Earnings	\$
Books	\$	YOUR FAMILY	
Program Costs	\$	Savings	\$
Total Direct Expenses	\$	Gifts	\$
INDIRECT EXPENSES		Investments	\$
Rent (off-campus)	\$	Parent Income	\$
Meals (off-campus)	\$		
Personal	\$	Financial Aid Offered	\$
Total Indirect Expenses	\$	Any Other Aid/Support	\$
Total Direct & Indirect	\$	Total Financial Resources	\$

If your Direct & Indirect Expenses are more than your Financial Resources:

- 1. Review the online Alternative Loan Programs page by click here.
- 2. Complete the loan application (online or paper). Please note: using a credit-worthy co-signer may drastically reduce your loan interest rate.
- 3. The loan lender will **contact you directly when the loan is approved, and give you estimated disbursement dates.** If you attend Fall and Spring semesters, half of the loan funds will be distributed Fall and the remaining half will be distributed Spring.

DIRECT LOAN INFORMATION

• Federal Direct Stafford Loans may be subsidized or unsubsidized. Loan repayment begins six months after you have graduated or left college. If you were offered a:

Federal Direct Stafford Loan - this loan is subsidized; the government will pay the interest on this loan while you are enrolled in college and during the 6-month grace period.

Federal Direct Unsubsidized Stafford Loan - this loan is unsubsidized; you may pay the interest on this loan, or have the interest added to the principal of the loan.

- If you decline your loan(s) now or later change your mind about borrowing, contact the Financial Aid Office and we will assist you.
- The Federal Direct Student loan interest rate is 3.73%.

Students may borrow up to \$5,500 per year until they have completed 30 credits. After that, students may borrow up to \$6,500 each year.

Independent students may borrow an additional \$4,000 per year unsubsidized (not interest free).

To be considered "independent" at least one of the seven following descriptions must apply to you:

- you were born before January 1, 1999,
- you are married,
- you have dependents for whom you provide over 50% of their support,
- you are a military veteran,
- you are homeless as determined by a state agency
- you are an orphan/ward of the court, or
- you already have a Bachelor's Degree.

If none of these seven items apply to you, you are not considered "independent."

- If this is your first Direct Loan: After you have accepted your loan, you will need to complete your Master Promissory Note electronically on the web at <u>www.studentaid.gov</u> If you do not complete a Master Promissory Note, you will not receive any loan funds.
- Complete Entrance Loan Counseling on the web at <u>www.studentaid.gov</u> as soon as possible. If you do not complete Entrance Loan Counseling, you will not receive any loan funds.

REMEMBER...

- Go online to accept, revise or decline your awards.
- Complete and sign your master promissory note.
- Complete Entrance Loan Counseling.

ONCE YOU ARE A STUDENT

- You will be allowed to charge at the campus bookstore, beginning in early August, provided you have enough financial aid to cover the cost of your books and supplies.
- Payment Due dates are the following days:

Fall Semester - September 8 Spring Semester - January 26 Summer Semester - June 15

If you have financial aid that exceeds the amount on your bill, you will be presented with a check or funds will be direct deposited; if your financial aid is less, you may pay the difference by check, credit/debit card, or cash.

- In order to continue to receive financial aid from one semester to the next, you must achieve term and cumulative GPA including all transfer credits of at least a 1.5 by the end of your first semester, 1.75 by the end of your second semester, 1.86 by the end of your third semester, and a 2.0 thereafter. Also, you must successfully complete at least 67% of all the credits that you attempt both for the term and cumulatively.
- Tax Credits 1098-T statements will be available online through CampusConnection beginning January 31.

NDSCS Office of Financial Aid Haverty Hall 105/106 800 6th St. N. Wahpeton, ND 58076

Toll-Free: 800-342-4325 ext. 32207 Locally: 671-2207 Fax: 701-671-2482

Website: https://www.ndscs.edu/payingcollege/financial-aid

Email: NDSCS.Fin.Aid@ndscs.edu

Office Hours

Academic Year

Monday thru Friday 7:45 am-4:45 pm (CST)

Summer

Monday thru Thursday 7:45 am-4:45 pm (CST)

Friday 7:45 am-3:00 pm (CST)

FREQUENTLY ASKED QUESTIONS

What if I do not accept my award?

Your financial aid will not be processed (and will not credit your account).

What happens if I do not complete Entrance Loan Counseling or Master Promissory Note?

If you do not complete entrance loan counseling and Master Promissory Note, your loan funds will not credit your account. Loan Counseling and Master Promissory note can are completed online at www.studentaid.gov

What if I need to make arrangements to pay for college or have a question about my bill? Please contact the Business Affairs Office at 800-342-4325 ext. 32216.

What happens if there is a considerable change in my or my family's income?

Please contact the Financial Aid Office at 800/342-4325 ext. 32207 or print a Special Circumstance form from the web by clicking <u>here</u>

What if I am an online student and will not be present on-campus for Semester Payment Due Days? Please contact the Business Affairs Office at 800-342-4325 ext. 32216.

What about Summer 2020 Financial Aid?

A 2021-2022 FAFSA filed and after you register for summer term (for at least 6 credits), you must complete a Summer Supplement form, available at <u>https://www.ndscs.edu/paying-college/financial-aid/summer-session-aid</u>